

we are the county of
los angeles

You are a part of what makes the County of Los Angeles a great place to live and work — one of nearly 100,000 employees dedicated to serving the people of the County of Los Angeles. Your *Options* benefit program, negotiated for you by SEIU Local 721, is designed to give you the security of knowing we've got you covered — so you have the freedom to focus on what matters most at work and home.

options

Time to review your *Options* benefits!

October 1 – October 31, 2014

mylacountybenefits.com

Annual benefits enrollment starts October 1 and ends October 31.

Any changes you make take effect January 1, 2015.

During annual benefits enrollment, you can make changes to your benefits that you can't make at any other time of the year. It's your opportunity to review and update your benefits and make sure they will meet your needs for the upcoming 2015 plan year.

You should receive your *Options* annual benefits enrollment packet in the mail in late September.

Benefit Costs and Changes for 2015

Your enrollment packet will contain a Quick Start Summary, which will highlight any benefit changes, and your Personalized Enrollment Worksheet, which will show the monthly costs for benefits for the new plan year.

A New Look and Feel for Online Enrollment

The online enrollment system at **mylacountybenefits.com** has been redesigned to make it easier and more user-friendly. See page 2 for details.

What's New with Spending Accounts

If you have a Health Care Spending Account, you can now carry over up to \$500 to the next year. See page 3 for details.

What Can You Do During Annual Benefits Enrollment?

During annual benefits enrollment you may:

- Enroll in or change medical and dental plans as well as optional benefits such as life, medical coverage protection (long-term disability health), and accidental death & dismemberment insurance.
- Waive or decline medical coverage, if you have other coverage (you must choose to waive and provide information on your other coverage each year). See back page for more details.
- Enroll or re-enroll in the Health Care and/or Dependent Care Spending Accounts.
- Add or drop coverage for family members.

A new look for online enrollment

The online enrollment system at **mylacountybenefits.com** has been redesigned with a new look and more features so it's easier than ever to use. You still have access to all your benefits information in one place — 24 hours a day, 7 days a week.

Key steps and items you need to consider during your enrollment are displayed here.

Your dashboard shows the *Options* monthly benefit allowance and lets you track the cost of your benefits as you make your selections.

This dashboard shows the documents/information required to complete your life event or enrollment.

For example, it will show that you need to provide a birth certificate and Social Security number when you add a child.

This new tool also allows you to upload these documents directly from the dashboard.

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Welcome JANE DOE | Change PIN/Password | Close

mylacountybenefits.com

Home Enrollment Life Events

Event Steps

- ☒ Monthly Benefit Allowance
- ☒ Personal and Dependent Information
- ☐ Choosing Your Benefits
- ☐ Benefit Waiver
- ☐ Primary Care Physician
- ☐ Confirm Benefit Elections

Quick Links

- Contact Information

Benefits Documents

- Benefit Forms
- Spending Account Forms
- DCSA Special Notice

Tools

- Spending Accounts Tax Savings Calculator

Benefit Cost Summary

Benefit Allowance	Remaining Allowance
\$1,632.60	\$123.65

Choosing Your Benefits

Benefit

- Medical
- Dental
- Optional Group Term Life Insurance
- Dependent Term Life Insurance (After Tax Benefit)
- Accidental Death & Dismemberment (AD&D) Insurance
- Health Care Spending Account (HCSA)
- Dependent Care Spending Account (DCSA)

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Home Enrollment Life Events

The County of Los Angeles is proud to provide you with benefits information through this secure website with access ANY time (24 hours a day, seven days a week). Through this website, you are able to review your benefits information, make mid-year changes in your benefit elections due to a life event (marriage, divorce, loss of coverage, etc.) and enroll in benefits.

Documentation Required

The documents listed below are required before your benefits choices can be approved.

Upload The document Church/State Marriage Certificate is required for John Doe and must be submitted by 6/25/2014.

Pending Elections

You have elections waiting approval on receipt and verification of required documentation.

Click [here](#) to view your current pending elections.

Managing Your Benefits

Enrollment Activities

- Continue My Marriage to Spouse (#1) Event (Status: Waiting Approval)
- Life Events Use this link to make a mid-year benefit change due to a qualified life event or change in status.
- Confirmation Statements Use this link to view or print your benefit Confirmation Statements.

Available Links

Quick Links

- [Update Dependent SSN](#)
- [Contact Information](#)

Benefits Documents

- [Benefit Forms](#)
- [Spending Account Forms](#)
- [DCSA Special Notice](#)
- [Summary Plan Description](#)

Tools

- [Spending Accounts Tax Savings Calculator](#)

Guide To Enrollment

Getting Started: Step by Step Guide to Enrollment

Select each benefit to view your premium cost and select a plan or coverage.

Need help getting started? Watch this step-by-step guide to help you enroll in your *Options* benefits.

Dependent Eligibility Reminder!

You **MUST** drop coverage for your ex-spouse or domestic partner when he or she loses eligibility. Such situations include divorce or the end of a domestic partnership.

Even if your divorce decree requires that you maintain health care coverage for your ex-spouse, you must remove him or her from your *Options* benefits, including medical.

See what's new with Spending Accounts

Health Care Spending Account: Carry Over up to \$500 each year

Each year, you may contribute up to \$2,400 per year on a before-tax basis into a Health Care Spending Account (HCSA) to pay for certain eligible expenses.

In the past, you lost any money left in your account at the end of the year. This is called the “use it or lose it” rule.

The IRS has issued a new \$500 carryover rule for unused funds in an HCSA. Changes in the law now allow you to carry over up to \$500 of your unused HCSA funds to the next year. The County implemented this change in 2014 for unused HCSA funds in 2013.

So, if you're enrolled in the HCSA in 2014 and you didn't claim all of the monies you contributed for 2014, you can carry over up to \$500 to 2015. You can claim the money at any time during the 2015 plan year for 2015 expenses.

This new rule doesn't affect your annual maximum contribution. You can still contribute up to the full \$2,400 a year to your HCSA. Any money that carries over will be added to your contribution amount.

Check out the new interactive online “eMagazine” or your enrollment materials to learn more about this important change and how you can save money by using an HCSA.

Introducing Our New Online Benefits ‘eMagazine’

Visit mylacountybenefits.com and click on the eMagazine link on the homepage to discover this new tool.

It features links to downloadable claim forms and a calculator that estimates your tax savings when you put money into a Spending Account.

Watch for more information in your annual benefits enrollment packet.



UnitedHealthcare is proud to help the employees of the County of Los Angeles live healthier lives.

UnitedHealthcare

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whatever it takes and then some

At Delta Dental of California, we're dedicated to making the County of Los Angeles employees happy. We give you more dentists, more savings and more satisfaction. Because we'll do whatever it takes to see your healthy smile.

DELTA DENTAL

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KAISER PERMANENTE MEMBERS

Earn a \$50 reward when you complete these activities by December 31, 2014.

- Complete a health assessment
- Be current on health screenings
- Take a weight management program

Get program details at:
<https://healthworks.kp.org/countyla>

 **KAISER PERMANENTE**



The County of Los Angeles

P.O. Box 67128
Los Angeles, CA 90067

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
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Contact Information Up to Date?

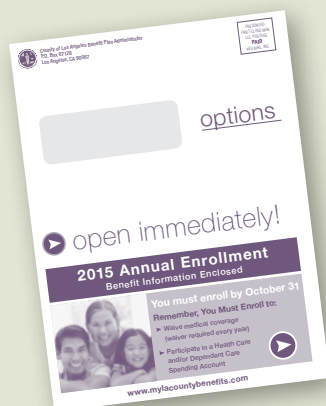
It's essential that your mailing address and home phone number are up-to-date so you get your enrollment packet on time, and your medical/dental plans have your current information. You can update your address and phone number, using a County computer, at **mylacounty.gov** — choose the Employee Self Service option — or, by contacting your Departmental Personnel Office.



More to come

Watch for your *Options* benefits enrollment packet in the mail in late September.

A Summary of Benefits and Coverage (SBC) will be mailed separately from your benefits enrollment packet.



If you do not receive your benefits enrollment packet by October 9, 2014, log on to **mylacountybenefits.com** to download the enrollment materials, or call the Benefits Hotline at 213-388-9982 to request a packet.

Are You Currently Waiving Coverage? If So, You Must Take Action!

Waiving Medical Coverage

To waive medical coverage, you must choose to waive and provide information on your coverage each year during annual benefits enrollment. There are no exceptions.

You may waive medical coverage and receive the \$228 *Options* waiver allowance if you are covered through your spouse's plan, another employer's group plan, or Medicare, and your other plan offers coverage similar to *Options*.

If you do not submit a new or updated waiver for 2015, or if your waiver is not approved, you will be automatically enrolled in the Kaiser Permanente HMO and won't be able to waive again until 2016.

Declining Medical Coverage

During this annual benefits enrollment, you may decline coverage for 2015 if you buy an individual policy or insurance through the state, federal, or private health insurance marketplaces.

If you decline coverage, you WILL NOT receive the \$228 *Options* waiver allowance.

